

## **EXHIBIT “B”**



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## Business Information Report

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ATTN: **dag - loc 14 funds**

Report Printed: SEP 27 2004  
**In Date**

### BUSINESS SUMMARY

#### A. GALLO CONTRACTORS, INC.

**112 E Park Ave**

**Moved From: 427 Glendale Ave, Maple Shade, Nj  
Maple Shade, NJ 08052**

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D&B's industry and risk-based limit guidance

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This is a **single** location.

**D-U-N-S Number:** 13-405-5909

**Mailing address:** PO Box 87  
Maple Shade, NJ 08052

**D&B Rating:** --

**Telephone:** 856 482-1649

**Chief executive:** JULIA LOVE, PRES

**Year started:** 2003

**Employs:** 3

**Sales E:** \$500,000(Proj)

**History:** CLEAR

**SIC:** 1521  
1742

**Line of business:** Trade contractor

### SPECIAL EVENTS

05/20/2004

Business address has changed from 427 Glendale Ave, Maple Shade, NJ, 08052 to 112 E Park Ave, Maple Shade, NJ, 08052.

### SUMMARY ANALYSIS

**D&B Rating:--**

The blank rating symbol should not be interpreted as indicating that credit should be denied. It simply means that the information available to D&B does not permit us to classify the company within our rating key and that further enquiry should be made before reaching a decision. Some reasons for using a "-" symbol include: deficit net worth, bankruptcy proceedings, insufficient payment information, or incomplete history information. For more information,

see the D&B Rating Key.

Below is an overview of the company's rating history since 05/21/04:

D&B Rating	Date Applied
--	05/21/04

The Summary Analysis section reflects information in D&B's file as of September 27, 2004.

#### CUSTOMER SERVICE

If you have questions about this report, please call our Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. If you are outside the U.S. contact your local D&B office.

\*\*\* Additional Decision Support Available \*\*\*

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. or visit our website at [www.dnb.com](http://www.dnb.com).

#### HISTORY

The following information was reported **05/20/2004**:

**Officer(s):** JULIA LOVE, PRES

**DIRECTOR(S):** THE OFFICER(S)

On May 20, 2004 a check with the New Jersey Business Gateway found a registration for this business. Further details were not available.

Business started 2003. 100% of capital stock is owned by Julia Love.

JULIA LOVE. 2003 to present active here. Not commercially active for 14 years prior. Active with Frankfort Trust Bank, Philadelphia, PA for 5 to 7 years.

Business address has changed from 427 Glendale Ave, Maple Shade, NJ, 08052 to 112 E Park Ave, Maple Shade, NJ, 08052.

#### OPERATIONS

05/20/2004

**Description:** Contractor SPECIAL TRADE CONTRACTORS, NEC.

Net 30 days. Sells to general public and commercial concerns. Territory : 100 mi radius.

**Employees:** 3 which includes officer(s).

**Facilities:** Occupies premises in building.

**Location:** Residential section on side street.

#### SIC & NAICS

##### SIC:

Based on information in our file, D&B has assigned this

##### NAICS:

236115 New Single-Family Housing Construction

company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

(except Operative Builders)  
236118 Residential Remodelers  
238310 Drywall and Insulation Contractors

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

15210000 Single-family housing construction  
15210101 General remodeling, single-family houses  
17420000 Plastering, drywall, and insulation

#### PAYMENT SUMMARY

D&B has not received a sufficient sample of payment experiences to establish a PAYDEX score.

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

Below is an overview of the company's dollar-weighted payments, segmented by its suppliers' primary industries:

	Total Rcv'd (#)	Total Dollar Amts (\$)	Largest High Credit (\$)	Within Terms (%)	Days Slow <31 31-60 61-90 90> (%)			
Top industries:								
Help supply service	1	1,000	1,000	100	-	-	-	-
Nonclassified	1	250	250	100	-	-	-	-
Other payment categories:								
Cash experiences	0	0	0					
Payment record unknown	0	0	0					
Unfavorable comments	0	0	0					
Placed for collections:								
With D&B	0	0						
Other	0	N/A						
Total in D&B's file	2	1,250	1,000					

The highest **Now Owes** on file is \$0

The highest **Past Due** on file is \$0

D&B receives nearly 400 million payment experiences each year. We enter these new and updated experiences into D&B Reports as this information is received.

#### PAYMENT DETAILS

##### Detailed payment history

Date Reported (mm/yy)	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms	Last Sale Within (months)
08/04	Ppt	1,000	0	0		6-12 mos
06/04	Ppt	250	0	0		1 mo

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

#### FINANCE



05/20/2004

Gary Love, Oper Mgr, submitted the following partial estimates dated MAY 20 2004:

Projected annual sales are \$ 500,000.

On May 20, 2004 Gary Love, Oper Mgr, verified the history and operations of the business.

As of May 20 2004 a search of Dun & Bradstreets Public Record database found no open suits, liens, judgements or UCCs to which A. GALLO CONTRACTORS, INC. at 112 E Park Ave, MAPLE SHADE NJ was named defendant or debtor. Public records received hereafter will be entered into the database and will be included in reports which contain a Public Filings section.

#### PUBLIC FILINGS

A check of D&B's public records database indicates that no filings were found for A. GALLO CONTRACTORS, INC. at 112 E Park Ave, Maple Shade NJ.

D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands.

D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

#### GOVERNMENT ACTIVITY

##### Activity summary

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	NO
Grantee:	NO
Party excluded from federal program(s):	NO

##### Possible candidate for socio-economic program consideration

Labor surplus area:	N/A
Small Business:	YES (2004)
8(A) firm:	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.